

Complaints Policy

Our Commitment to You

It is always our intention to provide you with the highest quality service. However, we appreciate that occasionally things can go wrong and, when they do, there are four things that matter:

- You know who to complain to;
- You know how your complaint will be dealt with;
- You feel confident that we will take your complaint seriously; and
- Where appropriate, we will put things right quickly.

Who To Complain To

Please address your complaint, and any subsequent queries you may have in connection with the complaint, to Complaints Officer.

Contact details are as follows:

Complaints Officer,
Robertson Low Insurances Ltd,
10/11 The Courtyard,
Kilcarbery Park,
Nangor Road,
Dublin 22

Email: complaints@robertsonlow.com

Your complaint will be acknowledged, in writing, within 5 (five) business days of the complaint being made. You will also be informed of the name of one or more individuals that will be your point of contact regarding your complaint until the complaint is resolved or cannot be progressed any further. You will be provided with an update on the progress of the investigation of your complaint, in writing, within 20 (twenty) business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 40 (forty) business days of the complaint being made.

Should you remain dissatisfied with the final response or if you have not received a final response within 40 (forty) business days of the complaint being made, you may be eligible to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO). The contact details are as follows:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Republic of Ireland

Tel: +353 1 6 567 7000

E-mail: info@fspoi.ie

Website: www.fspoi.ie

If you are domiciled outside Republic of Ireland, you should refer to your policy documents for relevant Ombudsman details.

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.